

1914654-Court-A- US B  
SCHNELLER AND LOMENICK, P.A.  
P.O. BOX 417

HOLLY SPRINGS, MS 38635

US Bankruptcy Courthouse  
703 Hwy 145 North  
Aberdeen, MS 39730

NOTICE

Northern Dist Of MS Aberdeen Division

Debtor 1: <u>ELIZABETH MARTIN</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-5447</u>
Debtor 2: _____	EIN: _____
Case Number: <u>19-14654-JDW</u>	Last 4 digits of Social Security number or ITIN: _____
	EIN: _____
	Date Case Filed or Converted to Chapter 13: <u>November 15, 2019</u>

Form 309I (12/15)

## NOTICE OF CHAPTER 13 BANKRUPTCY CASE

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly indentify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

About Debtor 1:		About Debtor 2:	
<b>1: Debtor's full name</b>	<u>ELIZABETH MARTIN</u>		
<b>2: All other names used in the last 8 years</b>			
<b>3: Address</b>	If debtor 2 lives at a different address:		
	373 YARBROUGH CHAPEL RD		
	HOLLY SPRINGS, MS 38635		
<b>4: Debtor's attorney</b> Name and Address	SCHNELLER AND LOMENICK, P.A. P.O. BOX 417	Contact phone	<u>(662) 252-3224</u>
	HOLLY SPRINGS, MS 38635	Email	
<b>5: Bankruptcy trustee</b> Name and Address	Locke D. Barkley 6360 I-55 North Suite 140 Jackson, MS 39211	Contact phone	<u>(601) 355-6661</u>
		Email	<u>www.barkley13.com</u>
<b>6: Bankruptcy Clerk's office</b> Documents in this case may be filed at this address.	US Bankruptcy Courthouse 703 Hwy 145 North	Hours open	
You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Aberdeen, MS 39730	Contact phone	

Location: The Landers Center

4560 Venture Dr  
Room 11  
Southaven, MS 38671**7: Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

Creditors may attend, but are not required to do so.

December 19, 2019 at 01:00 PM

Date

Time

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**8: Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:****Filing deadline:** February 17, 2020**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):****Filing deadline:** January 24, 2020**Deadline for governmental units to file a proof of claim:****Filing deadline:** May 13, 2020**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim.

Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:****Filing deadline:** 30 days after the conclusion of the meeting of creditors

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**9: Filing of plan**

Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before January 02, 2020. Objections will be heard on January 14, 2020 at 01:30 PM, Oxford Federal Building, 911 Jackson Avenue, Oxford, MS 38655 unless otherwise ordered by the court. The plan may be confirmed without a hearing.

**The debtor has filed a plan. The plan or a summary of the plan will be sent separately.**

**10: Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11: Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12: Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13: Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

**CERTIFICATE OF MAILING**

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CASE: 1914654

TRUSTEE: 73

COURT: 387

TASK: 11-18-2019 .00429305.N13REV

DATED: 11/19/2019

Court	US Bankruptcy Courthouse		703 Hwy 145 North Aberdeen, MS 39730
Trustee	Locke D. Barkley Suite 140		6360 I-55 North Jackson, MS 39211
Debtor	ELIZABETH MARTIN		373 YARBROUGH CHAPEL RD HOLLY SPRINGS, MS 38635
799	000002	SCHNELLER AND LOMENICK, P.A.	P.O. BOX 417 HOLLY SPRINGS, MS 38635
	000019	US DEPARTMENT OF EDUCATION PO BOX 69184	C/O FEDLOAN SERVICING HARRISBURG, PA 17106-9184
	000021	INTERNAL REVENUE SERVICE	PO BOX 7346 PHILADELPHIA, PA 19114
	000023	LVNV FUNDING P O BOX 10587	C/O RESURGENT CAPITAL SERVICES GREENVILLE, SC 29603-0587
	000029	US DEPARTMENT OF EDUCATION STE 19T40	61 FORSYTH ST SW ATLANTA, GA 30303-8919
	000016	CHECK INTO CASH ATTN: COLLECTIONS	P O BOX 550 CLEVELAND, TN 37364-0550
	000008	VANDERBILT MORTGAGE P O BOX 9800	ATTN: BANKRUPTCY UNIT MARYVILLE, TN 37802
	000031	JAMES P FORTUNE P O BOX 490	FIDELITY LOANS HOLLY SPRINGS, MS 38635
	000005	FIDELITY NATIONAL LOANS	PO BOX 490 HOLLY SPRINGS, MS 38635
	000011	MARSHALL COUNTY TAX COLLECTOR	POST OFFICE BOX 40 HOLLY SPRINGS, MS 38635
	000018	CROSSROADS REHAB SERVICES	206B OXOFRD RD NEW ALBANY, MS 38652-3115
	000026	CHECK INTO CASH	117 HERITAGE DRIVE OXFORD, MS 38655
	000027	US ATTY, ND OF MS 900 JEFFERSON AVE	US DEPT OF EDUCATION OXFORD, MS 38655
	000007	REPUBLIC FINANCE BANKRUPTCY CENTER	115 B HERITAGE DRIVE OXFORD, MS 38655
	000022	INTERNAL REVENUE SERVICE 900 JEFFERSON AVE	C/O U S ATTORNEY OXFORD, MS 38655-3626
	000009	CAPITAL CORPORATE SERVICES 248 EAST CAPITOL STREET SUITE 840	REGISTERED AGENT FOR REPUBLIC FINAN JACKSON, MS 39201
	000024	SMITH ROUCHON & ASSOCIATES	1456 ELLIS AVENUE JACKSON, MS 39204
	000012	MS DEPARTMENT OF REVENUE PO BOX 22808	BANKRUPTCY SECTION JACKSON, MS 39225-2808
	000010	CT CORPORATION SUITE 101	645 LAKELAND EAST DRIVE FLOWOOD, MS 39232
	000028	RADIOLOGY ASSOCIATES OF OXFORD PA	PO BOX 55449 JACKSON, MS 39296
	000020	FIRST PREMIER BANK P O BOX 5097	ATTN: BANKRUPTCY SIOUX FALLS, SD 57117
	000015	CASHNETUSA SUITE 1000	175 W JACKSON BLVD CHICAGO, IL 60604

**CERTIFICATE OF MAILING**

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CASE: 1914654

TRUSTEE: 73

TASK: 11-18-2019.00429305.N13REV

COURT: 387

DATED: 11/19/2019

000014	AT&T 208 W AKARD ST SUITE 3700	ATTN: BANKRUPTCY DEPT DALLA, TX 75202
000017	CREDIT PROTECTION ASSOCIATION PO BOX 802068	ATTN BANKRUPTCY DALLAS, TX 75380
000030	US DEPT OF EDUCATION	PO BOX 5609 GREENVILLE, TX 75403
000013	AT&T P O BOX 769	ATTN: BANKRUPTCY ARLINGTON, TX 76004-0769
000025	WOODFOREST NATIONAL BANK	PO BOX 7889 THE WOODLANDS, TX 77387
000006	HYUNDAI MOTOR FINANCE	PO BOX 20809 FOUNTAIN VALLEY, CA 92728-0809

31 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 11/19/2019.  
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

EXECUTED ON 11/19/2019 BY /S/EPIQ Systems, Inc.

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\*CM - Indicates notice served via Certified Mail